

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Ronnie McRae

S.S. No.: xxx-xx-5356

Mailing Address: 1393 North Main Street, Raeford, NC 28376-

Case No. 11-80385

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on March 3, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: March 17, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 3/1/11
 Lastname-SS#: McRae-5356

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral
	Hoke County Tax	2	Mobile Home & Lot:
	Hoke County Tax	3	Lot:130

SURRENDER COLLATERAL

Creditor Name	Description of Collateral
NONE	

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arreage Amount	(See 1)
	Hoke County Tax	2		**
	Hoke County Tax	3		**
				**
				**
	Consumer Solutions	1	\$21,185	**
				**
				**
				**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral
NONE	

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Consumer Solutions	1	\$1,472	N/A	n/a	\$1,472.00	Mobile Home & Lot:
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	NONE			5.00			
				5.00			
				5.00			
				5.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	NONE			5.00			
				5.00			
				5.00			
				5.00			
				5.00			

ATTORNEY FEE (Unpaid part)

Amount
Law Offices of John T. Orcutt, P.C.

SECURED TAXES

Secured Amt
IRS Tax Liens
Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

Amount
IRS Taxes
State Taxes
Personal Property Taxes
Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%)

Int. %	Payoff Amt

All Co-Sign Protect Debts (See*)

Amount**

DMI=

None(\$0)

None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 1,992 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 0.07 months.

Sch D # = The number of the secured debt as listed on Schedule D

Adequate Protection = Monthly 'Adequate Protection' payment amt

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

Please pay out Equity Above Exemptions of \$2,849.00 toward unsecured priority, to include attorney fees, and any unsecured claims allowed

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Hoke County Tax Collector
Attn: Managing Agent
Post Office Box 217
Raeford, NC 28376-0217

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Capital One Bank
Post Office Box 30285
Salt Lake City, UT 84130-0285

Internal Revenue Service
Post Office Box 7346
Philadelphia, PA 19101-7346

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Capital One Bank
Attn: Bankruptcy Department
Post Office Box 85167
Richmond, VA 23285-5167

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Consumer Solutions 3, LLC
c/o Specialized Loan Servicing , LLC
Attn: Managing Agent
Post Office Box 636005
Littleton, CO 80163-6005

North Carolina Department of Rev
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Consumer Solutions 3, LLC
12700 Whitewater Drive
Hopkins, MN 55343

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611-6504

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

GEMB/JC Penney
Attn: Bankruptcy Dept
PO box 103104
Roswell, GA 30076

SECCREDIT
2623 West Oxford Loop
Oxford, MS 38655

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

GEMB/JCP
Post Office Box 981402
El Paso, TX 79998

Tamara R. Cornish, Attorney
c/o Shapiro & Ingle, LLP, Attorneys
10130 Perimeter Parkway, Ste 400
Charlotte, NC 28216

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Hoke County Tax Collector
Post Office Box 217
Raeford, NC 28376-0217

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Vivian Blue McRae
1393 North Main Street
Raeford, NC 28376

Wells Fargo Home Mortgage
Post Office Box 10335
Des Moines, IA 50306-0335